



TFW 3628

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Examiner Frantzy Poinvil
U.S. Patent & Trademark Office
Knox Building, 5th Floor, A71
P.O. Box 1450
Alexandria, VA 22313-1450

Re: Appl. # 10/032,535 – Method and System For Facilitating Secure Transactions

Dear Frantzy:

Thank you for meeting with me and Tim Harbeck last week. I appreciate your again sitting in for SPE Sough. As always, our discussion was frank and honest, and your contribution was invaluable. I also enjoyed our discussion of sport in general, and soccer specifically.

I will shortly file a formal amendment containing the arguments and changes we discussed.

Sincerely,

John A. Galbreath